

For Immediate Release

AEON CREDIT RECORDS HIGHER REVENUE AND PROFIT IN Q4FYE26, SUPPORTED BY PORTFOLIO GROWTH

The Group declares a final single-tier dividend of 15.75 sen and special dividend of per 2.00 sen per share in respect of FYE26

KUALA LUMPUR, 7 APRIL 2026 – AEON Credit Service (M) Berhad (“**AEON Credit**” or “**the Group**”) reported a resilient performance, with **Profit Before Tax (“PBT”)** increasing by 11.3% year-on-year (“**YoY**”) to RM199.95 million in the fourth quarter ended 28 February 2026 (“**Q4FYE26**”), compared to RM179.70 million of the preceding year corresponding quarter ended 28 February 2025 (“**Q4FYE25**”).

The increase in PBT was primarily driven by robust revenue growth attributed by strong sales volume and a higher receivables base, alongside lower impairment losses following a one-off adjustment from refinement of ECL model. This was partially offset by a higher operating expense in line with business expansion. **Profit After Tax (“PAT”)** rose 9.2% YoY to RM143.01 million, up from RM130.97 million in Q4FYE25.

The Group’s transaction and financing volume grew 2.4% YoY to RM2.21 billion in Q4FYE26. Gross financing receivables expanded to RM15.72 billion, an increase of RM1.60 billion from a year ago, underpinned by the Group’s continued focus on M40 segment to meet the market demand, particularly in Credit card business and Superbike Financing. Payment Business transaction volume increased by 18.2% YoY, supported by festive spending and targeted marketing campaigns. This was further driven by an expanded cards in circulation, following the launch of the AEON Biker Card and the revamp of credit card with AEON Membership privileges.

The Non-Performing Loans (“**NPL**”) ratio stood at 2.61%, compared to 2.64% a year earlier. AEON Credit continues to maintain prudent credit risk management, leveraging FinPlus membership criteria and enhanced automation in credit assessment to improve credit decisioning. The Group also proactively monitor and manage underperforming portfolios to support sustainable growth.

In conjunction with 30th anniversary celebration, the Board has recommended a final single-tier dividend of 15.75 sen per share and a special dividend of 2.00 sen per share, scheduled for payment on 23 July 2026, subject to shareholder approval at the forthcoming Annual General Meeting, with the date to be announced later. Coupled with the interim dividend of 13.0 sen per share declared in September 2025, the total dividend payable for FYE26 amounting to RM157.00 million with a payout ratio of 40.7%.

For the financial year ended **28 February 2026 (“FYE26”)**, total transaction and financing volume increased 6.6% YoY to RM8.97 billion, compared to RM8.41 billion in the preceding financial year (“**FYE25**”). Correspondingly, total revenue rose 12.3% YoY, reflecting sustained growth in the Group’s financing activities.

PBT and PAT stood at RM537.45 million and RM383.17 million respectively. These results were achieved after accounting for AEON Credit’s proportionate share of losses from its associate, AEON Bank (M) Berhad (“**AEON Bank**”), amounting to RM85.22 million, compared to RM68.33 million in last year. AEON Bank will continue to priorities its business banking products, targeting the financial needs of merchants and supplier within AEON ecosystem, supports the Bank’s long-term growth trajectory through strengthened collaboration across the AEON Group of Malaysia.

PROSPECTS:

Malaysia’s Gross Domestic Product (“**GDP**”) rose by 6.3% in the fourth quarter of 2025, compared to 5.4% in previous quarter driven by resilient domestic consumption and stronger export performance. Bank Negara Malaysia (“**BNM**”) projected Malaysian economy to expand between 4.0% and 5.0% in 2026, underpinned by resilient domestic demand and steady external conditions while navigating global uncertainties.

The Group maintains a cautious business stance amid the ongoing Middle East crisis which continues to drive volatility in global supply chains and inflationary pressures arising from higher global oil prices. In response, the Group remains focused on prudent growth, emphasising asset quality, operational efficiency and closely monitoring the inherent credit risks in its financing portfolios.

In line with its long-term strategic direction, the Group has formalised a five-year mid-term plan, anchored on its vision to transform into a financial platform connecting individuals and retailers in Malaysia. This includes leveraging its digital applications and merchant network to drive customer traffic across its ecosystem, encompassing the Group, its partners, and affiliated companies, while progressively establishing capabilities to generate sustainable fee-based income streams.

Barring unforeseen circumstances, the Group expects to be able to sustain its business momentum by implementing the appropriate measures for the financial year ending 28 February 2027.

-END-

ABOUT AEON CREDIT SERVICE (M) BERHAD

AEON Credit Service (M) Berhad (“AEON Credit”) was incorporated on 6 December 1996 and converted into a public limited company on 9 February 2007 and subsequently listed on the Main Market at Bursa Malaysia Securities Berhad on 12 December 2007. Today, the business of the Group is involved in the issuance of Credit Cards, Prepaid Cards, AEON Wallet App, Easy Payment Schemes, Hire Purchase Financing for Motor Vehicles, Personal Financing Schemes, Insurance Broker, Digital Islamic Banking, and other related services. The Group has 5 Regional Offices, 60 branches and service centres located in the major shopping centres and towns, and network of more than 7,000 participating merchant outlets nationwide.

For more information, please contact:

<p>AEON Credit Service (M) Bhd Muhammad Ali Corporate Communications Tel: +603 2772 9000 Email: corp_communication@aeoncredit.com.my</p>	<p>Esente Advisory Sdn. Bhd. Yujin Kan Manager, Public Relations Tel: +603 6419 9501 / +6018 227 6005 Email: yujinkan@esente.com.my</p> <p>Nurul Izzah binti Ab Rahim Senior Associate, Public Relations Tel: +603 6419 9501 / +6013 282 1578 Email: nurulizzah@esente.com.my</p>
---	---